

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: ABBAS JOHN BASHITI	§	Case No. 5:17-bk-02397
GENEVIEVE ANN BASHITI	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/08/2017.
- 2) The plan was confirmed on 04/12/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/14/2020, 04/15/2021, 09/03/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/15/2020, 11/10/2020.
- 5) The case was completed on 05/12/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,454.00.
- 10) Amount of unsecured claims discharged without full payment: \$119,805.57.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 11,458.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 11,458.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,098.43	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 893.02	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,991.45</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PATRICK J BEST, ESQUIRE	Lgl	0.00	NA	NA	4,098.43	0.00
DISCOVER	Uns	18,450.00	19,024.52	19,024.52	819.96	0.00
M & T BANK	Sec	37,859.00	37,314.65	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK	Sec	33,713.00	33,460.73	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK	Uns	33,713.00	17,063.71	17,063.71	735.45	0.00
TD RETAIL CARD SERVICES	Uns	922.00	922.13	922.13	39.74	0.00
QUANTUM3 GROUP, LLC	Uns	2,262.00	2,262.00	2,262.00	97.49	0.00
QUANTUM3 GROUP, LLC	Uns	974.00	974.32	974.32	41.99	0.00
QUANTUM3 GROUP, LLC	Uns	578.97	578.97	578.97	24.95	0.00
NAVIENT	Uns	24,599.00	24,656.93	24,656.93	1,062.73	0.00
RESURGENT CAPITAL SERVICES	Uns	8,393.00	10,202.86	10,202.86	439.74	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	1,460.63	1,460.63	62.95	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	14,855.63	14,855.63	640.28	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	1,063.96	1,063.96	45.85	0.00
PORTFOLIO RECOVERY	Uns	739.00	735.33	735.33	31.70	0.00
PORTFOLIO RECOVERY	Uns	563.00	563.23	563.23	24.28	0.00
PNC BANK	Sec	36,916.00	36,528.75	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	989.00	988.86	988.86	42.62	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JPMORGAN CHASE BANK, NA	Sec	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	9,027.00	9,027.60	9,027.60	389.09	0.00
BECKET & LEE	Uns	591.00	591.91	591.91	25.51	0.00
BECKET & LEE	Uns	1,752.00	2,063.09	2,063.09	88.92	0.00
MIDLAND CREDIT MGMT;	Uns	1,669.00	1,669.93	1,669.93	71.98	0.00
MIDLAND CREDIT MGMT;	Uns	688.00	688.87	688.87	29.69	0.00
MIDLAND CREDIT MGMT;	Uns	683.00	683.35	683.35	29.45	0.00
MIDLAND CREDIT MGMT;	Uns	1,681.00	1,680.60	1,680.60	72.43	0.00
PORTFOLIO RECOVERY	Uns	1,468.00	1,468.88	1,468.88	63.31	0.00
TD BANK	Uns	1,736.00	1,899.95	1,899.95	81.89	0.00
SYNCHRONY BANK	Uns	578.74	726.11	726.11	31.30	0.00
TD BANK	Uns	578.00	578.74	578.74	24.94	0.00
JPMORGAN CHASE BANK, NA	Sec	62,571.00	58,396.03	1,448.31	1,448.31	0.00
CARE CREDIT/GE CAPITAL BANK	Uns	1,438.87	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/DAVIDS	Uns	551.89	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	45.00	NA	NA	0.00	0.00
MONROE PATHOLOGISTS	Uns	259.00	NA	NA	0.00	0.00
NORTH AMERICAN PARTNERS IN	Uns	4,846.20	NA	NA	0.00	0.00
PECO ENERGY	Uns	3,000.00	NA	NA	0.00	0.00
PHILLIPSBURG DENTAL HEALTH	Uns	40.00	NA	NA	0.00	0.00
POCONO HEALTHCARE	Uns	910.41	NA	NA	0.00	0.00
POCONO MEDICAL CENTER	Uns	3,963.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	4,445.00	NA	NA	0.00	0.00
SYNCHRONY BANK/AMAZON	Uns	943.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WALMART	Uns	7,368.00	NA	NA	0.00	0.00
THOUSAND TRLS	Uns	4,091.00	NA	NA	0.00	0.00
YOUNGS MEDICAL EQUIPMENT	Uns	84.53	NA	NA	0.00	0.00
JANET L MCSLOV	Pri	0.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,448.31	\$ 1,448.31	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,448.31	\$ 1,448.31	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 116,432.11	\$ 5,018.24	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,991.45	
Disbursements to Creditors	\$ 6,466.55	
<b>TOTAL DISBURSEMENTS:</b>		\$ 11,458.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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